



# WELL AWARE



March 2010

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## In This Issue

- DelaWELL University – *Spring Into Fitness*
- National Nutrition Month
- The Fitness Guru
- American Diabetes **Alert Day**
- Delaware Hospice – *Living at Work (Session#2)*
- Return to Work Program
- Are you paying a "Penalty" for your Prescriptions?
- Do you have a "Benny Card"?

## Contact DelaWELL

<http://www.delawell.delaware.gov>

1-800-556-6106

EMAIL: [Employee.wellness@state.de.us](mailto:Employee.wellness@state.de.us)

## StayWell

<https://delaware.online.staywell.com>

1-800-926-5455

## Contact Statewide Benefits Office

[www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov)

1-800-489-8933 OR (302) 739-8331



## Carrot-Oatmeal Muffins

### Ingredients:

- 1 cup quick oats
- 2 cups unbleached flour
- 2 teaspoons baking powder
- 1/4 teaspoon salt
- 3/4 cup dark brown sugar
- 1 large egg, lightly beaten
- 1 cup skim milk
- 1/4 cup vegetable oil
- 2 carrots, grated
- 1 cup raisins
- 1/2 cup walnuts, chopped

### Directions

Line a regular muffin pan with 12 paper liners. Preheat oven to 400 degrees. In a large bowl, combine oats, flour, baking powder, salt and sugar. In a small bowl, beat egg lightly. Add milk, vegetable oil and grated carrots.

Stir wet ingredients into large bowl of dry ingredients. Do not overmix. Stir in raisins and walnuts. Divide batter among 12 muffin cups. Bake 20 to 25 minutes, or until tops are golden brown.

### Makes 12 muffins

Each muffin contains about 266 calories, 6 grams protein, 9 g fat (30 percent calories from fat), 18 mg cholesterol, 42 g carbohydrates, 3 g fiber and 113 mg sodium.

For more great healthy recipes, visit StayWell Online at <https://delaware.online.staywell.com>

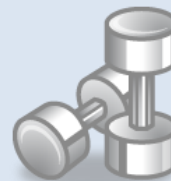


Graduate to a higher level of health!

Topic #4:

## SPRING INTO FITNESS

(Offered March - April 2010)



*Are you ready to start off the season by being more physically active?*

At our seminar: *Spring Into Fitness*, you'll learn:

- How to start a physical activity program or boost your current plan
- Ways to get your family more physically active
- The importance of aerobic activity, strength training and flexibility exercises with examples of each component
- How to measure physical activity intensity to make sure you are within your target range
- Lower back pain prevention with demonstrations of helpful stretches

### Post-Seminar Bonus Activities (OPTIONAL):

FREE exercise demonstration by a certified health/ fitness specialist to include dumbbells, resistance bands, a stability ball and medicine ball (offered to participants on a first come, first served basis for 30 minutes immediately following each seminar).

To register for a health seminar near you, visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the "Health Seminars" link.  
(Employees Only)

## National Colorectal Cancer Awareness Month

Prevent Cancer Foundation  
[www.preventcancer.org/colorectal](http://www.preventcancer.org/colorectal)

Colorectal cancer is cancer of the colon or rectum. It is equally common in men and women. With recommended screening, this cancer can be prevented (by removing polyps before they become cancerous) or detected early, when it can be more easily and successfully treated.

### At Risk

- Men and women age 50 and older
- People who use tobacco, are obese or are sedentary
- People with a personal or family history of colorectal cancer or benign (not cancerous) colorectal polyps
- People with a personal or family history of inflammatory bowel disease, such as long standing ulcerative colitis or Crohn's disease
- People with a family history of inherited colorectal cancer

### Early Detection

If you are at average risk for colorectal cancer, start having regular screening at age 50. If you are at greater risk, you may need to begin regular screening at an earlier age. The best time to get screened is before any symptoms appear.

### Screening intervals for tests that find pre-cancer and cancer:

- Colonoscopy: *Every 10 years*
- Virtual colonoscopy: *Every 5 years*
- Flexible sigmoidoscopy: *Every 5 years*
- Double-contrast barium enema: *Every 5 years*

### Screening intervals for tests that mainly find cancer:

- Fecal occult blood test (FOBT): *Every year*
- Fecal immunochemical test (FIT): *Every year*
- Stool DNA test (sDNA): *Ask your health care professional*

Any abnormal result of a virtual colonoscopy or double-contrast barium enema, as well as a positive FOBT, FIT or sDNA test, should be followed up with a colonoscopy.

## National Nutrition Month®

American Dietetic Association  
[www.eatright.org](http://www.eatright.org)



**Myth:** Fresh fruits and vegetables are healthier than frozen or canned.

**Fact:** Research shows frozen and canned foods are as nutritious as fresh. In fact, since lycopene (an antioxidant) is more easily absorbed in the body after it has been processed; canned tomatoes, corn and carrots are sometimes better nutrition choices.



### The Fitness Guru Says...

**Question of the Month:** *My doctor told me I needed to watch my sodium intake. Do you have any suggestions?*

E-mail the fitness guru with your question at [employee.wellness@state.de.us](mailto:employee.wellness@state.de.us) for a possible posting in next month's issue.



Dear Employee,

Processed foods, pre-packaged items, condiments and even salad dressings can add a lot of unnecessary sodium to your diet. For example, many people think that because tomatoes are the primary ingredient in ketchup, that it must be healthy. Well, the biggest problem with ketchup is that it is high in sodium. One tablespoon can contain up to 190 milligrams of sodium and it's rare that someone only uses one tablespoon; therefore, the next time you adorn your hamburger, fries, sandwich or grilled/fried meat with ketchup, try a lower sodium option like Heinz® No Salt Added Tomato Ketchup.

Reducing sodium intake is an important step in maintaining a healthy blood pressure. When it comes to food labels, "unsalted," "processed without salt" or "no salt added" may signify the producer did not include additional salt during processing. However, the food may still be naturally high in sodium, so be a food detective and compare products.

The following tips will help you identify lower-sodium food choices and reduce your daily intake of sodium to less than 2,300 milligrams per day (less than 1,500 milligrams a day if you have been diagnosed with high blood pressure or are salt-sensitive):

- Look for labels that say low sodium, very low sodium or sodium free.
- Most of the sodium in the food supply comes from packaged foods. Processed meats such as hams, sausages, frankfurters and luncheon or deli meats are particularly high in sodium.
- Fresh chicken, turkey and pork that have been enhanced with a salt-containing solution also have added sodium. Check the product label for statements such as "self-basting."
- Frozen dinners, package mixes, cereals, cheese, breads, soups and sauces also tend to be high in sodium. The amounts in different types and brands often vary widely, so be sure to read the labels and compare.
- Choose fresh, plain frozen or canned vegetables without added salt.
- Choose fresh or frozen fish, shellfish, poultry and meat most often. They are lower in salt than most canned and processed forms.

For more information, visit StayWell Online at <https://delaware.online.staywell.com>, as well as the American Dietetic Association at [www.eatright.org](http://www.eatright.org).

*Stay Fit!*

*F.G. (a.k.a. Fitness Guru)*

**ePay** - view your payroll information online at  
<https://phrstrapd.spo.state.de.us/>.

**ePay Announcements** – view benefits news, WELLAWARE newsletters and more ... at <http://omb.delaware.gov/epay/announcement.shtml>.



### *Eat This, Not That*

#### **Try This**

**12" Fit 'n Delicious ® Pizza with Green Pepper, Red Onion & Diced Red Tomato**

Serving Size: 1 slice = 1/8 pizza

**150 calories, 4g Total Fat, 1.5g Saturated Fat, 400mg sodium**

To learn more about Pizza Hut's nutrition information, visit [www.pizzahut.com](http://www.pizzahut.com).

#### **Instead Of That**

**12" Medium Pan Pizza with Cheese Only**

Serving Size: 1 slice = 1/8 pizza

**240 calories, 10g Total Fat, 4.5g Saturated Fat, 530mg sodium.**

### **Spring Break**

#### **Take Time to Consider Health Care Continuation Options for Your Child Graduating from College**

College graduation can be an exciting time for both parents and students. For many dependent children, it marks the first step toward personal, professional and financial independence. As families plan next steps for their graduates and work to ensure their future success, it is important to understand the options available with regards to their health insurance.

Under the State Group Health Program, full-time students may be covered until the end of the month in which the child reaches the age of 24 or the end of the month in which the child is no longer a full-time student, but do you know the options available to your child when they are no longer eligible to receive health care benefits through your coverage? Take time this Spring to evaluate the following:

**The Adult Dependent Program:** Provides a period of health care coverage up to age 24, in those situations where the child is over the age of 21 and not enrolled as a full-time student.

- Coverage requirements include:
  - the adult dependent must be less than 24 years of age; unmarried; have no dependents of his/her own; be a resident of the State of Delaware; and
  - no available coverage under any other group or individual health benefits plan, or entitlement to benefits under a state's Medical Assistance program.
- Premiums for this plan are currently lower than COBRA costs.

**To enroll in this plan,** the adult dependent must contact the health plan carrier within 30 days of their loss of coverage or during an Open Enrollment period. Complete information on the Adult Dependent Plan is available in Eligibility and Enrollment Rule 2.03 or through BCBSD's Customer Services at 1-800-633-2563 or Aetna's Customer Services at 1-877-542-3862.

**COBRA:** Provides an opportunity to continue coverage if and when the child is ineligible for the Adult Dependent program.

- Premiums are 100% of the monthly cost of plan the child was enrolled in as a dependent under their parent's health plan plus a 2% administrative fee.
- Coverage may be available for up to 36 months after termination under the State Group Health Insurance Program.

Parents are responsible for notifying their Human Resources/Benefits representative within 30 days of when their dependents are no longer eligible for coverage due to age/non-student status. This 30-day time limit is particularly important for contacting Blue Cross or Aetna to enroll in the Adult Dependent Plan. In addition, if you do not notify your Human Resources/Benefits representative within 60 days of the qualifying event, COBRA eligibility is forfeited.

Complete information on the Eligibility and Enrollment Rules is available at [http://ben.omb.delaware.gov/documents/eer\\_110109.pdf](http://ben.omb.delaware.gov/documents/eer_110109.pdf)

### **American Diabetes Alert Day**

American Diabetes Association

[www.diabetes.org](http://www.diabetes.org)

**March 23, 2010**

#### **Here are the facts:**

- Nearly one-quarter of those who have type 2 diabetes do not know they have it.
- One in five Americans is at risk for developing type 2 diabetes.

The American Diabetes Association encourages people to take the [Diabetes Risk Test](http://www.diabetes.org/diabetes-basics/prevention/diabetes-risk-test/) and find out if they, or their loved ones, are at risk for developing type 2 diabetes. The Diabetes Risk Test shows users whether they are at low, moderate or high risk for diabetes. If they are at high risk, they are encouraged to schedule an appointment with their healthcare provider.

You can access the Diabetes Risk Test online at

<http://www.diabetes.org/diabetes-basics/prevention/diabetes-risk-test/>



**DelaWELL has partnered with Delaware Hospice in providing a new support program called:**

## **“It's How You LIVE... At Work”**

**~A FREE SERIES OF INFORMATION SESSIONS~**

**March 2010:**

### **Session #2- Aging Well: Mind, Body & Soul (Caring For the Caregiver)**

- ♦ A Seven Minute Relaxation Exercise ♦ How To Better Care For Yourself, Including Your Diet ♦ What You Can Expect As A Caregiver, What You Can Do And Available Resources
- ♦ Coping With Stress And Developing Better Communication Skills ♦

**To register for an information session nearest you, visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the “Information Sessions” link.**

**(Employees Only)**

### Did you know?

**The State of Delaware has a Return to Work Program and a Return to Work Coordinator available to assist you in returning to work. If you are returning to work from Short Term Disability, Long Term Disability or an Approved leave of less than 60 days, the RTW-C can help. The Return to Work Program is part of Delaware State Law (TITLE 29 CHAPTER 52A DISABILITY INSURANCE PROGRAM, § 5257. Return to work).**

#### **The RTW-C may assist you with the following:**

- In developing a Return to Work plan with you and your employer should you be returning with temporary restrictions or limitations
- In acquiring Assistive Technology should you need it to perform the *essential functions* of your job
- Sending Return to Work Authorizations directly to your physician upon request
- It's important to remember that being in contact with the RTW-C is not a substitute for maintaining contact with your agency, HR and your supervisor during your absence from work. Returning to work often takes collaborative efforts that include you, your physician, your employer and the RTW-C.

#### **For more information regarding RTW and eligibility for RTW services, please visit**

<http://ben.omb.delaware.gov/disability/index.shtml> and scroll down to the **Return to Work (RTW)** section or contact;

Durae' Johann, RTW-C

Statewide Benefits

500 West Loockerman Street, Suite 320

Dover, DE 19904

### Are you paying a "Penalty" for your prescriptions?

If you are having prescriptions filled for "*maintenance medications*" you should be receiving 90-days of medication and paying a 90-day co-pay. Maintenance medications are those medications usually taken to control a condition or disease that lasts for an extended period of time (up to a lifetime). These medications do not cure a condition or disease but do control it and without taking maintenance medication, the member's quality of life would suffer.

A few examples of these conditions and diseases include diabetes, high blood pressure (hypertension), cholesterol, and asthma. Employees can benefit from reduced co-pays by purchasing maintenance medications in 90-day supplies. Additional savings can be achieved if those maintenance medications are generic. For example, a 90-day supply of generic maintenance medication is \$17.00 compared to \$40.00 for a Formulary or Preferred maintenance medication and \$90.00 for a 90-day supply of Non-Formulary or Non-Preferred maintenance medication.

The Maintenance Medication Program requires members to fill prescriptions for 90-day supplies after three thirty-day fills. If you are having maintenance medications filled as consecutive 30-day prescriptions, you will be charged the 90-day copay as a "penalty" when you fill the fourth consecutive 30-day prescription. This means that you will receive only a 30-day supply and pay the cost of a 90-day supply. To avoid this situation, check the charges before paying for your prescription at the pharmacy to be sure you are not receiving a 30-day supply and paying the 90 day supply copay. If you are paying the penalty of a 90-day copay for a 30-day supply, ask the pharmacist to contact your doctor, or you may call your doctor and ask for a 90-day prescription. Otherwise, once you leave the pharmacy and realize you have paid the penalty, it is too late as you cannot return the medication for a refund.

Additional information on the Maintenance Medication Program please call Medco at 1-800-939-2142 or visit [http://ben.omb.delaware.gov/script/documents/medco/main\\_medi\\_prg\\_09.pdf](http://ben.omb.delaware.gov/script/documents/medco/main_medi_prg_09.pdf).

### Do you have a "Benny Card"?

**If you are a current member** of the 2010 Plan Year for FSA's health care and requested a "Benny Card" you can use it instead of cash to pay for prescriptions, designated over-the-counter medications, and co-pays for doctor visits. If you did not request a Benny Card and would like one any time within the plan year, contact ASI directly at 1-800-659-3035.

**If you are not a current member of FSA**, you may join during the plan year if you experience a qualifying event. Current members who experience a qualifying event may enroll, change, or drop their FSA enrollment consistent with the qualifying event. Some examples of qualifying events include: birth or adoption of a child; divorce, marriage, or death of a spouse; a change in employment status; or a change in day care providers, etc.

**Reminder:** Members of the 2009 Plan Year have until March 15, 2010 to incur expenses against their 2009 election and until April 15, 2010 to file for reimbursement to ASI for 2009 plan year expenses.

Additional information on FSA, enrollment, and qualifying events may be viewed at <http://ben.omb.delaware.gov/fsa/index.shtml>.

### VSP Eyecare Observance Article



#### **Multiple Sclerosis Education & Awareness Month**

**Read "[Optic Nerve Points Way to Multiple Sclerosis Diagnosis](#)"**

Our eyes can often give the very first indication that something's amiss in our overall health. No one wants to hear "MS," but for this young woman, an eye exam opened the door to an essential diagnosis and early treatment of the disorder.

#### **Ongoing Events:**

Register today for Dela**WELL** University's last seminar topic "Spring Into Fitness" by going to [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and clicking on the "Health Seminars" link!

Register to attend Delaware Hospice's "**It's How You LIVE... At Work**" information sessions! Visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the "Information Sessions" link.